

**WHAT IS CLAIMED IS:**

1. A method for price-guaranteeing an item purchased by a customer, comprising:  
receiving, by a central computer system, transaction data from a cash register computer system, the transaction data including an item identification number and an item purchase price;  
comparing the item purchase price to a comparison price comprising at least one of an item current price and an item match price; and  
if the item purchase price is higher than the comparison price, crediting an amount to a credit card account of the customer.
2. The method of claim 1, wherein the credit card account is a department store credit card account.
3. The method of claim 1, wherein the amount represents a price differential between the item purchase price and the comparison price.
4. The method of claim 1, wherein the transaction data includes one or more information selected from a customer identification number, an item description, a quantity of item purchased and a purchased date.
5. The method of claim 1, wherein the step of comparing is periodically performed.
6. The method of claim 1, further comprising:  
receiving, by the central computer system, price matching data from the cash register computer system, the price matching data including at least one of an item identification number, the item match price, an item sale start date, an item sale duration, and a competitor store identification; and  
storing price matching data into a data storage device of the central computer system.
7. The method of claim 1, further comprising:  
providing a reason for crediting the credit card account of the customer.

8. The method of claim 1, wherein the transaction data further includes an item purchase date.

9. The method of claim 8, further comprising:

comparing the item purchase date to a current date;

if the item purchase date is the same as the current date, comparing the item purchase price to the item current price to determine whether a scanner error occurred; and

if a scanner error occurred, crediting a price differential to the credit card account of the customer.

10. The method of claim 8, further comprising:

comparing the item purchase date to a current date; and

crediting the amount only if the current date is within a price-guarantee period from the item purchase date.

11. The method of claim 1, further comprising:

notifying the customer of potential credits in using a department store credit card instead of crediting an amount to a credit card account of the customer.

12. The method of claim 1, wherein the amount is credited to a department store credit card account of the customer after the customer transfers a balance from another credit card account to the department store credit card account.

13. A signal bearing medium, comprising a program which, when executed by a processor, performs operations for price-guaranteeing an item purchased by a customer, the operations comprising:

receiving, by a central computer system, transaction data from a cash register computer system, the transaction data including an item identification number and an item purchase price;

comparing the item purchase price to a comparison price comprising at least one of an item current price and an item match price; and

if the item purchase price is higher than the comparison price, crediting an amount to a credit card account of the customer.

14. The signal bearing medium of claim 13, wherein the amount represents a price differential between the item purchase price and the comparison price.

15. The signal bearing medium of claim 13, wherein the transaction data includes one or more information selected from a customer identification number, an item description, a quantity of item purchased and a purchased date.

16. The signal bearing medium of claim 13, wherein the step of comparing is periodically performed.

17. The signal bearing medium of claim 13, wherein the operations further comprise providing a reason for crediting the credit card account of the customer.

18. The signal bearing medium of claim 13, wherein the operations further comprise: receiving, by the central computer system, price matching data from the cash register computer system, the price matching data including at least one of an item identification number, the item match price, an item sale start date, an item sale duration, and a competitor store identification; and storing price matching data into a data storage device of the central computer system.

19. The signal bearing medium of claim 13, wherein the transaction data further includes an item purchase date.

20. The signal bearing medium of claim 19, wherein the operations further comprise: comparing the item purchase date to a current date;  
if the item purchase date is the same as the current date, comparing the item purchase price to the item current price to determine whether a scanner error occurred; and  
if a scanner error occurred, crediting a price differential to the credit card account of the customer.

21. The signal bearing medium of claim 13, wherein the operations further comprise:

comparing the item purchase date to a current date; and  
crediting the amount only if the current date is within a price-guarantee period  
from the item purchase date.

22. An apparatus for price-guaranteeing an item purchased by a customer,  
comprising:

a central computer system having a processor, a memory and one or more  
storage devices for storing data connected to the processor, wherein the processor is  
configured to:

receive transaction data from a cash register computer system, the  
transaction data including an item identification number and an item purchase  
price;

compare the item purchase price to a comparison price comprising at  
least one of an item current price and an item match price; and

if the item purchase price is higher than the comparison price, credit an  
amount to a credit card account of the customer.

23. The apparatus of claim 22, wherein the central computer system is a department  
store credit card computer system.

24. The apparatus of claim 22, wherein the processor is further configured to  
periodically compare the item purchase price to the comparison price.

25. The apparatus of claim 22, wherein the processor is further configured to:  
receive price matching data from the cash register computer system, the price  
matching data including one or more information selected from an item identification  
number, the item match price, an item sale start date, an item sale duration, and a  
competitor store identification; and

store price matching data into a data storage device of the central computer  
system.

26. The apparatus of claim 22, wherein the processor is further configured to provide  
a reason for crediting the credit card account of the customer.

27. The apparatus of claim 22, wherein the processor is further configured to  
receive transaction data including an item purchase date;  
compare the item purchase date to a current date;  
if the item purchase date is the same as the current date, compare the item  
purchase price to the item current price to determine whether a scanner error occurred;  
and  
if a scanner error occurred, credit a price differential to the credit card account of  
the customer.

28. The apparatus of claim 22, wherein the processor is further configured to:  
receive transaction data including an item purchase date;  
compare the item purchase date to a current date; and  
credit the amount only if the current date is within a price-guarantee period from  
the item purchase date.